

REMARKS

Initially, in the Office Action dated December 5, 2003, the Examiner rejects claims 3-6 (sic), 8 and 9 under 35 U.S.C. §103(a) as being anticipated (sic) by U.S. Patent No. 5,120,945 (Nishibe et al.) and in view of the article "Open Financial Exchange".

By the present response, Applicants have amended claims 3, 6 and 8 to further clarify the invention. Applicants have submitted new claims 11 and 12 for the Examiner's consideration and assert that these claims do not contain any prohibited new matter. Claims 3, 6 and 8-12 remain pending in the present application.

Response to amendment

In the "Response to Amendment" section of the Office Action, the Examiner requests a definition and examples of "overlapping" and clarification of the term "rule". Regarding "overlapping", the Examiner's understanding as stated in the Office Action is correct and therefore no further definitions or examples are being provided. Regarding the term "rule", this term implies a rule for correlation between respective account data, for example, the ones shown in Figs. 34A, 34B and 34C, and determines that the expenditure dated on H 8.11.20 in Fig. 34A correlates to the income dated on H 8.11.20 in Fig. 34B. As shown in these flowcharts, for example, in Figs. 20 and 21, the date and the account data is for the first time checked, thereafter, the price and the article thereof are checked. As explained in Applicants' specification in connection with Fig. 20, through checking the date, an advantage is achieved that a validity of the correlated account data can be confirmed with reduced

errors being achieved. Applicants hope that this has provided the Examiner with a better understanding of the limitations in the claims of the present application.

35 U.S.C. §103 Rejections

Claims 3-6 (sic), 8 and 9 have been rejected under 35 U.S.C. §103(a) as being anticipated (sic) by Nishibe et al. in view of Open Financial Exchange. Claims 4 and 5 were canceled in Applicants' previously-filed response of June 11, 2003. Applicants have discussed the deficiencies of Nishibe et al. in Applicants' previously-filed responses. Applicants respectfully traverse these rejections.

Open Financial Exchange discloses a unified open framework for electronic exchange of financial data, transactions, and communications between consumers, businesses, advisors, and financial institutions. The unified framework is built upon existing and proposed specifications that, together, provide a comprehensive approach to financial data exchange. The open financial exchange builds on existing Internet protocols and industry standards to enable the exchange of a wide variety of financial data and transaction instructions between consumers, businesses, financial advisors, financial institutions and government organizations.

Regarding claims 3, 8, and new claims 11 and 12, Applicants submit that neither Nishibe et al. nor Open Financial Exchange, taken alone or in any proper combination, disclose, suggest or render obvious the limitations in the combination of each of these claims of, inter alia, storing a rule for searching for correlated input account data according to the date thereof, or an overlap judgment unit that judges an overlap between respective inputted account data after conversion displayed on a

display unit and the account data after conversion entered in a memory unit as the household account book based on the rules stored in the memory unit. The Examiner admits that Nishibe et al. does not disclose or suggest storing a rule as recited in the claims of the present application, but asserts that this limitation is disclosed in Open Financial Exchange on pages 2-8, 14 and 15. However, these portions of Open Financial Exchange merely disclose details related to the Open Financial Exchange framework including technical details, goals, electronic financial activities, and adoption by consumers and financial professionals. These portions of Open Financial Exchange do not disclose or suggest anything related to storing a rule for searching for correlated input account data according to the date thereof or judging an overlap between the respective inputted account data after conversion displayed on a display unit and the account data after conversion entered in a memory unit as the household account book based on the rule stored in the memory unit, as recited in the claims of the present application. Open Financial Exchange merely discloses electronic exchange of financial data, transactions, and communications between consumers, businesses, advisors, and financial institutions. Further, as the Examiner admits, Nishibe et al. does not disclose or suggest these limitations in the claims of the present application.

Regarding claims 6, 9 and 10, Applicants submit that these claims are dependent on independent claim 3 and, therefore, are patentable at least for the same reasons noted regarding this independent claim. For example, Applicants submit that none of the cited references disclose or suggest at least one of a plurality

of input units receiving account data from the outside of the household account book management apparatus via a network. Figs. 2, 11 and 15 in Nishibe et al. do not disclose or suggest these limitations, as Fig. 2 is simply a diagram of the transaction recording system in Nishibe et al.

Accordingly, Applicants submit that none of the cited references, taken alone or in any proper combination, disclose, suggest or render obvious the limitations in the combination of each of claims 3, 6 and 8-12 of the present application. Applicants respectfully request that these rejections be withdrawn and that these claims be allowed.


In view of the foregoing amendments and remarks, Applicants submit that claims 3, 6 and 8-12 are now in condition for allowance. Accordingly, early allowance of such claims is respectfully requested.

U.S. Application No. 09/508,990

To the extent necessary, Applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Antonelli, Terry, Stout & Kraus, LLP, Deposit Account No. 01-2135 (referencing attorney docket no. 503.38263X00).

Respectfully submitted,

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